

**THE CLAIMS**

The listing of claims will replace all prior versions, and listings, of claims in this application. Claims 14-18 and 24-35 are currently pending in this application.

Claims 1-13. Canceled.

14. (Original) An e-commerce transaction system for processing payment for goods or services offered by a merchant and selected for purchase by a customer using an established electronic payment vehicle, and without resort to a permanent payment processing account associated with the merchant, the system comprising:

(a) a communications network;

(b) a merchant-hosting entity computer system connected to the network and associated with a permanent merchant payment processing account, the merchant-hosting entity computer system including

a server that hosts a merchant-hosting entity site and a merchant e-commerce site whereat payment information from the established electronic payment vehicle may be entered to pay for the selected goods or services,

a database containing a table for storing merchant identification data, customer identification data, and the payment information, and

an application program interface wrapper that integrates the merchant's e-commerce site with the merchant-hosting entity site;

(c) an electronic payment gateway computer system connected to the network and in communication with the merchant-hosting entity computer system, that stores the merchant identification data; and

(d) an electronic payment processing authority computer system in communication with the payment gateway computer system that authorizes the customer payment for the selected goods or services.

15. (Original) The e-commerce transaction system of claim 14, wherein the established electronic payment vehicle is a credit card.

16. (Original) The e-commerce transaction system of claim 14, wherein the merchant-hosting entity server host a plurality of merchant sites.

17. (Original) The e-commerce transaction system of claim 14, wherein the merchant's e-commerce site is a website.

18. (Original) The e-commerce transaction system of claim 14, wherein the merchant's e-commerce site is accessible telephonically.

19-23. Canceled.

24. (New) A method of conducting an e-commerce transaction over a network, comprising:

accepting payment information provided by a customer on an e-commerce site associated with a merchant and hosted by a merchant-hosting entity having a permanent payment processing account, wherein the merchant hosting entity allows a merchant to conduct e-

commerce transactions without a permanent payment processing account associated with the merchant;

receiving merchant identification information associated with the merchant and the payment information at the merchant-hosting entity;

communicating the payment information and merchant identification information to a payment gateway entity, wherein the payment gateway entity validates that the merchant is authorized to process transactions with the merchant hosting entity and forwards the payment information and merchant identification information to a financial processing authority for payment authorization; and

notifying the merchant of the payment authorization upon receipt at the merchant hosting entity.

25. (New) The method of claim 24, wherein the payment information includes account information from at least one established electronic payment vehicle and a purchase amount.

26. (New) The method of claim 25, wherein the at least one established electronic payment vehicle is one of a credit card, a debit card, purchase card, virtual check and smart card.

27. (New) The method of claim 24, further comprising selecting the goods or services for purchase at the merchant's e-commerce site prior to entering payment information on the e-commerce site.

28. (New) The method of step 24, further comprising submitting customer identification data to the merchant-hosting entity.

29. (New) The method of step 28, wherein the customer identification data comprises a customer name and delivery information.
30. (New) The method of claim 24, wherein the merchant-hosting entity is capable of hosting a plurality of different merchant sites.
31. (New) The method of claim 24, wherein the merchant and the merchant-hosting entity are separate entities.
32. (New) The method of claim 24, wherein the merchant's e-commerce site is a website.
33. (New) The method of claim 24, wherein the merchant's e-commerce site is accessible telephonically.
34. (New) The method of claim 24, further including the step of notifying the customer of the authorization of the transaction.
35. (New) The method of claim 24, further including the step of settling the transaction.